

LEARN**MORE**

INDIANA'S GUIDE TO STUDENT SUCCESS **GRADES 9-10**

WHAT'S INSIDE:

Your guide to...

- **PLANNING**
- **PREPARING**
- **PAYING**

**for college and
career success**

Ty is in ninth grade
at Lebanon Senior
High School.

A partnership of the **Indiana Commission for Higher Education,**
Indiana Department of Education, and **Indiana's Education Roundtable**



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Welcome to *LEARN MORE Magazine!*

Dear Indiana Student,

Where will you be five years from now? What about in ten years? Don't let life just happen to you. Have a plan and make smart choices now, so you're on track to succeed in school, complete college and connect to a career.

This issue of *LEARN MORE* can help.

- Learn about **planning** your high school years to get ready for the college and career that's right for you (page 6).
- Find out more about **preparing** for academic success by pursuing a Core 40 high school diploma (page 11).
- Start **paying** for college today by calculating the true cost of college and figuring out your financial aid options (page 13).

LEARN MORE was designed specifically with Indiana students in mind, so make your copy work for you. Highlight it, write on it, cut out ✂ the checklists and activities – whatever it takes to help you make smart choices and get ready for a successful future.

Have a great school year!



Mitch Daniels

Mitch Daniels
Governor
State of Indiana



Dr. Tony Bennett

Dr. Tony Bennett
Superintendent of
Public Instruction
Indiana Department
of Education



Teresa Lubbers

Teresa Lubbers
Commissioner
Indiana Commission
for Higher Education

P.S. Don't forget to share this copy of *LEARN MORE* with your parents, so they can help you stay on track for success in high school, college and beyond.



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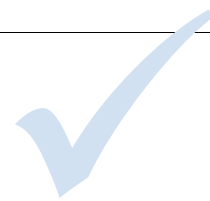
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CHECKLIST



PLAN

- ☐ **Complete** your high school Grad Plan. Visit your counselor or sign up for the online version at IndianaCareerExplorer.com.
- ☐ **Explore** colleges online at LearnMoreIndiana.org, and see how your skills and interests match careers, too.
- ☐ **Read** this *LEARN MORE* magazine and complete the activities.

Nearly

2/3

of new jobs require education beyond high school.*

* Source: Indiana Commission for Higher Education



Jayla, an eleventh-grader at Northrop High School in Fort Wayne, is planning to complete an internship with a chiropractor to see if it's a good career for her.

PREPARE

- ☐ **Find** a great career fit. Job-shadow a career professional, or complete an internship.
- ☐ **Take** the PSAT as a sophomore. It's free!
- ☐ **Stay** on track for a Core 40 diploma – preferably with Academic or Technical Honors. Learn more on page 11.

PAY

- ☐ **Contribute** to a tax-free Indiana CollegeChoice 529 Savings Plan at CollegeChoiceDirect.com.
- ☐ **Make** a family budget. Budgeting tools at FinAid.org can help.
- ☐ **Earn** scholarships now by getting good grades, being involved at school and serving your community.

Student Snapshots

On the cover and on the pages that follow, *LEARN MORE* features real Indiana students.

Learn more about Ty on the cover on page 13.



PLAN



Where are you going in life and what do you want your future to look like? Take hold of your future and start planning for success in college and beyond.

START WITH A PLAN

What type of career do you envision for yourself in five years?
In 10 years?

Maybe you've always known that college is the next step. Maybe you've always known what your dream job would be. Then again, maybe you're not so sure what your next step after high school should be.

What you choose to do and be is up to you, but not continuing your education isn't an option in today's world.

Tenth-grader Malik is planning to earn the Core 40 with Academic Honors, so he can go to college and become a psychiatrist.

Don't put off thinking about your career path. Many degrees and programs require specific courses in high school – courses you should be taking now. Apprenticeships require good grades in high-level math courses, for example.

You can learn more about how your skills and interests match with careers by signing up for a free account at IndianaCareerExplorer.com.

Five Questions to Ask Your School Counselor



1. What courses, such as Advanced Placement (AP) and dual-credit, will help me get ready for college?
2. When can I take the PSAT or PLAN to get ready for the SAT and ACT?
3. How can I increase my scholarship chances?
4. How can I explore careers in my community or online?
5. Am I on track to graduate with the diploma I need (see page 11)?



Learn More Online



Explore

► IndianaCareerExplorer.com
Take career interest inventories, explore career profiles and more.



Learn

► LearnMoreIndiana.org/careers
Learn what steps you can take now to plan for your future career.



Find

► HoosierHot50.com
Find information and videos from professionals in the fastest-growing careers in Indiana.

Take career interest inventories to learn about industries that would be a good fit for you, and then use the site to explore the education you'll need to get there. Don't forget to check out LearnMoreIndiana.org to view Indiana colleges and learn more about the steps you should take in high school.

Remember: No matter what your education or career goals may be, you need a graduation plan to make it happen. That means earning good grades, taking challenging courses, researching college opportunities and exploring options for funding your plan. If you're considering graduating early, read about the Mitch Daniels Early Graduation Scholarship at LearnMoreIndiana.org/EarlyGrad.

The good news is you don't have to do this alone. Start working with your parents, school counselor and teachers to make your college plans a reality. Use this copy of *LEARN MORE* to get the conversation started.



Learn More Indiana's annual College GO! Week campaign launches statewide each fall to motivate students of all ages to plan for college and career success. Visit **CollegeGoWeekIndiana.org** today for practical steps, tips, activities and more. Your school or community may be planning local College GO! Week activities, so check to see how you can get involved.



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STUDENT SNAPSHOT

NINTH-GRADER URVI Northrop High School Fort Wayne

Urvi is planning on taking college classes during high school, and she's working to develop college-ready study habits.

What are your career plans?

I would like to study business and then go into a career in marketing.

What makes you think that's a good career for you?

I think it is really interesting to try to persuade people to buy your product. It seems really fun and like something I would enjoy doing.

What is your favorite subject in school?

Speech and debate. I like speaking to people and trying to convince them or telling them my opinion.


LEARNMORE
STUDENT ACTIVITY

Do you know what it takes to get where you want to go? Use *LearnMoreIndiana.org* to start your college research or find other helpful resources online. See what programs you can find for the following jobs, and then research one or two of your own interests.

RESEARCH YOUR FUTURE

Career	Indiana College(s) or Other Institution(s)	Program or Major	Years to Completion
Example: <i>2nd Grade Teacher</i>	<i>Ball State University</i>	<i>Elementary Education</i>	<i>4 years</i>
Architect			
Chef			
Veterinarian			
Licensed Electrician			
Nurse (LPN)			
Nurse (RN)			
Journalist			
Museum Curator			
Graphic Designer			
Dentist			
Hotel Manager			
Computer Support Specialist			
(insert your career)			
(insert your career)			

What are your career plans, and how are you going to make them happen?



FIVE BAD EXCUSES FOR NOT PLANNING FOR COLLEGE

College is expensive, and my family can't afford it.

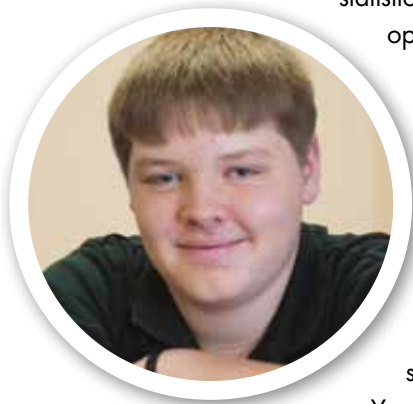
You're right. College is expensive, but it's also one of the most important investments you'll ever make. Why? Because college is an investment in your future, allowing you to increase your earning potential and achieve your dreams. The first step is to complete and submit the Free Application for Federal Student Aid (FAFSA) before March 10 of your senior year. Filing the FAFSA also helps determine your eligibility for many college scholarships and other grant aid.

I don't know where to start. It's too confusing.

In addition to your parents and other family members, your high school guidance counselor is your best bet when it comes to planning and preparing for college. He or she can provide a wealth of information about financial aid, college fairs, SATs, the FAFSA and much more. And check out LearnMoreIndiana.org for more tips.

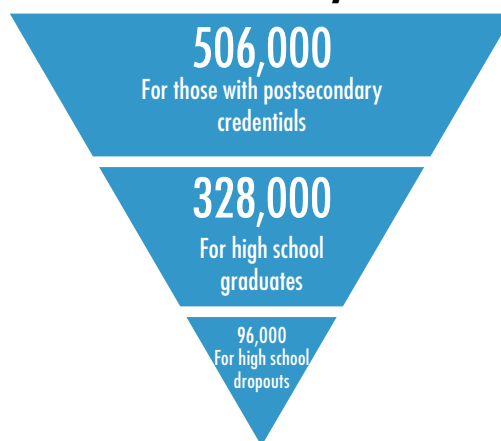
No one in my family has ever gone to college. They don't understand why I should go or what I need to do to get there.

Tell everyone you know — teachers, counselors, friends and relatives — that you plan to go to college and need their help. You might be surprised how many of your classmates have the same questions and concerns as you do. You'll also be amazed at the support available. Show that you've done your research. Tell them what you want to study, what colleges seem like a good match for you and how your current high school classes will prepare you for college admissions. Create and complete a high school graduation plan with your counselor, and check throughout the year that you're on track for graduation and career success.



Justin, a ninth-grader at Lebanon Senior High School, says his Grad Plan includes a lot of AP classes so he can go to Purdue University for computer programming.

930,000 Projected Job Vacancies by 2018



*Source: Bureau of Labor Statistics

I'm ready to go out and get a job now.

Think you can make it without further education? Think again. Employers in Indiana and throughout the country want highly skilled workers. A high school diploma is just a starting point. Most well-paying jobs today do and in the future will require higher education. The latest statistics predict that nearly two-thirds of job openings in the United States will require at least some college education, and the story in Indiana is no different.

If I go to college, I have no idea what I would major in.

Many students who begin college are undecided about their majors (the subject you'll spend the most time studying, like psychology). Don't worry. Your first year will probably be filled with classes everyone has to take, giving you a bit more time to make a final decision. But spend your high school years wisely: Make a graduation plan with your counselor to map out your classes, and take classes that will help you decide what careers are a good fit with your interests.

PREPARE

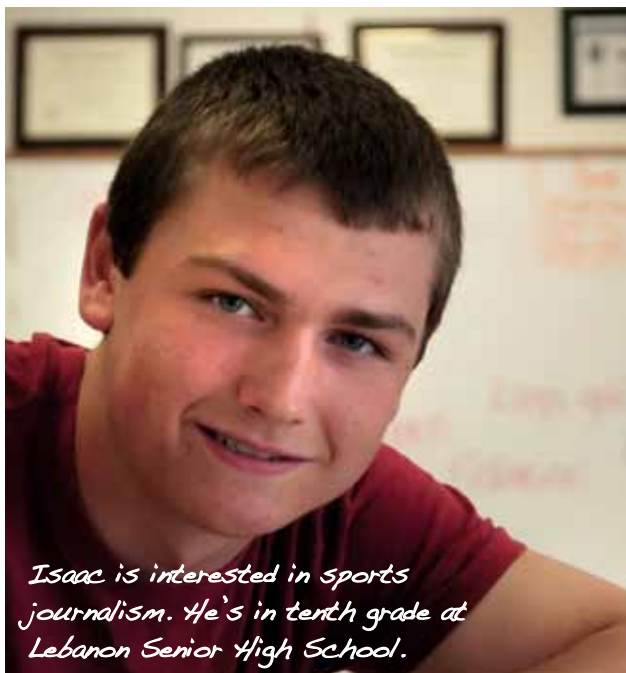
How you perform in school today sets the stage for high school, college and the rest of your life. Make sure you have a grasp on what matters.

For a Great Future...

MAKE THE MOST OUT OF HIGH SCHOOL

Prep are for a great future by making the most out of your four years in high school. Start by making sure your graduation plan is aligned with your college and career goals. Meet with your school counselor, or create an account to view the online Grad Plan at IndianaCareerExplorer.com.

You also need to make a daily commitment to be in school every day, on time and ready to learn. Treat school like a job so that, eventually, you can get the job you want.



Isaac is interested in sports journalism. He's in tenth grade at Lebanon Senior High School.

Some more tips to set you on the road to success:

- **Take challenging courses.** The courses you take in high school matter when you apply to college. Studies show that students who take challenging courses in high school are more likely to enroll in college and earn a degree. Isaac, a tenth-grader at Lebanon Senior High School, says his Advanced Placement (AP) classes will resemble the college classes he'll take in the future.
- **Take the right tests.** You must pass End-of-Course Assessments (ECAs) in Algebra I and English 10 to graduate from high school in Indiana. Ask your school counselor about taking PLAN and the PSAT, which are prep tests for the ACT and SAT — college admissions tests you'll have to take to apply to college. If you're a sophomore, you can take the PSAT for free.
- **Get involved.** Your high school GPA is important, but college admissions officers also are looking for students who contribute their time and leadership skills to their school and community. Make sure you stay involved in an activity throughout high school to demonstrate leadership and commitment instead of choosing a new club each year.

KnowHow2GOIndiana

Learning doesn't stop when school lets out and neither should preparing to complete college and connect to a career. Learn More Indiana's annual KnowHow2GO campaign starts statewide each summer to help turn your college and career aspirations into action. Visit KnowHow2GoIndiana.org today for practical tips and activities designed to make sure you're ready for success in the fall and for a lifetime.



A+

Challenge Yourself: Earn College Credit Now!

Your high school offers many opportunities to take more challenging courses. Some options include:

Advanced Placement (AP) — College-level courses offered in high school. If you score well on AP exams, you may receive college credit. PLAN scores can be used to predict your readiness for AP courses.

Dual-credit courses — College courses taught in high school, at local colleges and online that provide both high school and college credit. Before signing up for a dual-credit course, find out how it will transfer. Classes from the Core Transfer Library (*TransferIN.net*) will be accepted by all of Indiana's public colleges and universities if you earn an adequate grade.

International Baccalaureate (IB) — A program for 11th- and 12th-grade students that requires completion of rigorous courses across all disciplines.

Remember: Earning college credits now can save you money on tuition later!

Get to Know Yourself

Analyze your report cards, standardized test scores and assignment grades to see where you're struggling. See if someone else can help: your teacher, parents or older siblings, a friend or a tutor recommended by your teacher. Test scores can also show where you really shine – potential career fields! You can link your interests to specific careers by creating a profile at IndianaCareerExplorer.com, too.

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STUDENT SNAPSHOT

TWELFTH-GRADER SHELBY Beech Grove Senior High School



Shelby has been accepted to the University of Indianapolis to study nursing.

What is your favorite subject in school?

Anything science-related. Biology is hard but rewarding. I like to be pushed.

What have you done to prepare for college?

I've been taking tougher courses. Others talk about how hard one of my teachers is, but it's helped me.

What advice do you have for students who want to go to college?

Even freshman year, you really need to set short-term and long-term goals for yourself. Take classes that you are going to enjoy with classes you have to take.



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STUDENT ACTIVITY

College Prep Quiz

Do you know what it takes to get through high school and into college? See if you're in the know about how to prepare for college and your future.

1. Which test will help you prepare for the SAT college admissions test?

- a. the PLAN
- b. the ECAs
- c. the PSAT
- d. the ACT

2. What must your GPA be to earn a Core 40 diploma with Academic Honors?

- a. An "A" or higher
- b. A "B" or higher
- c. A "B-" or higher
- d. A "C" or higher

3. How many credits of math are required for the Core 40?

- a. 2 credits
- b. 4 credits
- c. 6 credits
- d. 8 credits

4. Which college is NOT in Indiana?

- a. Miami University
- b. University of Southern Indiana
- c. Rose-Hulman Institute of Technology
- d. Purdue University

5. How many credits of math are recommended (and often required) to enter a four-year college?

- a. 4 credits
- b. 6 credits
- c. 8 credits
- d. 10 credits

6. When should you file your FAFSA (Free Application for Federal Student Aid)?

- a. By January 1 of your ninth grade year
- b. During your tenth grade year
- c. By the end of your twelfth grade year
- d. By March 10 of your twelfth grade year

7. If you want to enter an apprenticeship program (for example, if you want to be an electrician), what should you do in high school?

- a. Take extra math courses
- b. Consider a Core 40 with Technical Honors
- c. Maintain a high GPA
- d. All of the above

8. How can you create your graduation plan?

- a. Talk to your school counselor
- b. Go to IndianaCareerExplorer.com
- c. Both a and b
- d. Neither a nor b

9. Which courses can earn you college credits, which will save you money on tuition later?

- a. Advanced Placement (AP)
- b. International Baccalaureate (IB)
- c. Dual-credit
- d. Both a and c

10. How can you learn which careers might be a good fit for you?

- a. Never reading about interesting careers
- b. Staying away from people who tell you about their careers
- c. Avoiding career interest inventories on IndianaCareerExplorer.com like the plague
- d. None of the above

Are you ready for your future?

Tally up your answers and see if you're ready to show your future who's boss.

Answers: 1) c, 2) b, 3) c, 4) a, 5) c, 6) d, 7) d, 8) c, 9) d, 10) d

0-4 correct

Oops! You have some work to do. Read this copy of *LEARN MORE*, explore *LearnMoreIndiana.org* and be sure to talk to your school counselor about your graduation plan.

5-8 correct

You know some of what it will take to prepare for a successful future. Keep talking to people who can help you figure it out, and keep this copy of *LEARN MORE* handy all year long.

9 or more correct

Congratulations—you're on the road to a successful future and career! Keep up the good work by checking in with your counselor about your graduation plan each year, and plan to take the tough courses.



CORE40

It's not enough just to get into college. To do your best in college, you need to complete Core 40 in high school to lay a solid academic foundation for the future. Skipping Core 40 classes or making poor grades could result in taking remedial (high school) coursework in college. If that happens, it'll take longer to finish college and cost more. Students who have to take remedial courses are more likely to drop out before earning a college degree – not the path you want to take.



Some Indiana colleges have made Core 40 with Academic Honors their minimum requirement, including Indiana University Bloomington, Purdue University West Lafayette, Ball State University and many private colleges. So make sure your graduation plan lines up with your college and career dreams!

Core 40 with Academic Honors

English/Language Arts	8 credits, including a balance of literature, composition and speech
Mathematics	8 credits, including: 2 credits: Algebra I 2 credits: Geometry 2 credits: Algebra II ...or Integrated Math I, II and III (6 credits)
Science	6 credits, including 2 credits: Biology I 2 credits: Chemistry I or Physics I or Integrated Chemistry-Physics 2 credits: any Core 40 science course
Social Studies	6 credits, including 2 credits: U.S. History 1 credit: U.S. Government 1 credit: Economics 2 credits: World History/Civilization or Geography/History of the World
Directed Electives	5 credits, including world languages, fine arts or career-technical courses
Physical Education	2 credits
Health and Wellness	1 credit
World Languages	6-8 credits, including 6 credits in one language or 4 each in two languages
Fine Arts	2 credits
Additional Courses	One of the following: 4 AP credits in 2 or more AP courses (with exams) 6 college credits in dual-credit courses 1750 or higher on the SAT (minimum 530 on each section) 26 or higher on ACT (with written section) 4 credits in IB courses (with exams) Two of the following: 3 college credits from the priority course list 2 credits in AP courses (with exams) 2 credits in IB standard level courses (with exams)
Course Grades	C or higher in courses counting towards the diploma
Grade Point Average (GPA)	B or higher

For information on Core 40 and Core 40 with Technical Honors, see Doe.IN.gov/core40.



Learn More Online



Find

► DOE.IN.gov/Core40
Find out what classes you need to get the diploma you want.



Learn

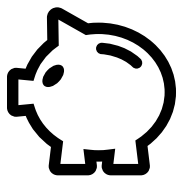
► CollegeBoard.com/student/plan
Get schooled on study skills and more plus practice for the SAT.



Explore

► LearnMoreIndiana.org/K12
Explore resources to help you complete your grad plan and succeed in school.

PAY



A college education can be expensive, but it's affordable if you make smart choices now. Start today with these tips on saving and paying for college.

Education is an INVESTMENT IN THE FUTURE

College is an investment — in you. There's no greater investment you can make than investing your brains and energy in your education.

Of course, college also costs money. And it can be expensive. But many people overestimate how much college costs and underestimate how much help is available. There are a variety of options available to pay for college. The majority of families use a combination of savings, current income and education loans.

Most students receive financial aid. The average amount of aid nationwide for a full-time undergraduate student was about \$12,500 in 2009-10, including more than \$6,000 in grants which don't have to be repaid.* To be considered for any financial aid, you must file the Free Application for Federal Student Aid (FAFSA) during your senior year, before March 10.

If you're worried how you and your family will pay for college, start taking action. Push yourself to get good grades, take the most challenging courses and complete Core 40 with Academic Honors or Core 40 with Technical Honors. Good grades may earn you merit scholarships or grants based on academic success — free money for college! Don't forget that there are also scholarships based on need (your family's income).

Get involved at school and volunteer in your community to show on scholarship applications that you're serious about making a difference — and to learn and do something good, too. Bring friends along to make volunteering even more fun. Helping others while increasing your chances of earning cash for college: Not a bad deal, right?

Learn more about financial aid from your school counselor or by visiting LearnMoreIndiana.org.

*"Trends in Student Aid 2011," College Board. Averages are based on full-time equivalent students and 2010 dollars.



Michaela is a 21st Century Scholar, so she's working hard to keep her grades up and earn a state scholarship for college. She is in tenth grade at Lebanon Senior High School.

Scholarship Success



There's plenty you can do now to set yourself up for scholarship success:

- Earn good grades. Even if you started off on the wrong foot, you can increase your GPA by the time you graduate.
- Get involved — and stay involved. Join a club, and seek leadership opportunities.
- Help your community.
- Hone your writing skills. Many college applications require an essay, so seize chances to improve your writing.
- File on time. To receive financial aid, you will also have to file the FAFSA by March 10 during your senior year.

Interview Tips

A part-time job is a great way to save for college and teach college-ready skills like time management. How to nail that interview:

1. **Dress professionally.**
No jeans, please!
2. Practice your **handshake** and your smile.
3. Prepare and rehearse a quick **intro** of yourself, including experiences related to the job.

For You and Your Family

The following checklist offers several hints to help students and families become financial aid savvy:

- Find out what it might cost to attend your top choice college at IndianaCollegeCosts.org. In addition to tuition and fees, be sure to include costs for room and board, books, supplies, transportation and other miscellaneous expenses.
- Regardless of your family's income, complete the FAFSA your senior year.
- Don't forget about scholarship opportunities. Check out websites such as FastWeb.com and the Federal Student Aid's "Financial Aid and Scholarship Wizard" at studentaid2.ed.gov. Also, talk to your high school guidance counselor about available scholarships from community businesses and organizations.
- When you conduct your scholarship search, be aware of potential scams. Remember, you never have to pay to find scholarships.
- If you're considering graduating early, read about the Mitch Daniels Early Graduation Scholarship at LearnMoreIndiana.org/EarlyGrad.

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STUDENT SNAPSHOT

NINTH-GRADER TY Lebanon Senior High School



Ty is planning to attend college for four years for graphic design. He enjoys social studies because it's his most challenging class.

What are you doing to pay for college?
I'm currently trying to get a job. I have a bank account, too.

What are you saving for?
For a car, personal expenses, and college. You need a good education to get into our economy right now. If you don't have a college education, you're probably not going to have the best job.

What does it mean to be smart with your money?
You need to know your top priorities. And you need to save some for emergencies.



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STUDENT ACTIVITY

Scholarship SEARCH

There are lots of ways to pay for college, including scholarships. Although some scholarships are automatically awarded when you apply for college, most of them require you to find the opportunities and then submit an application. Practice your scholarship-searching skills today with this activity.

Use the internet to scout out three scholarships for Indiana students, and fill in the blanks with the information. An example has been completed for you.

Scholarship Name	Source	Website	Requirements (GPA, community service, essay, etc.)	What can I do now to earn this scholarship?	Application Deadline
<i>Outstanding Hoosier Student Example Scholarship</i>	<i>Example Scholarships, Inc.</i>	<i>ExampleScholarships.com/Indiana</i>	<i>GPA = 3.0 Essay about your leadership qualities. Volunteering experience preferred</i>	<i>Keep my grades up. Volunteer more at afterschool club, and seek more leadership roles in it.</i>	<i>Dec. 31, 2013</i>



Indiana's CollegeChoice 529 Savings Plan

Indiana's CollegeChoice 529 Savings Plan is an ideal way to save for future college expenses. Check out these cost-saving benefits:

- You pay no taxes on the account's earnings.
- When contributions are used for college-related expenses such as tuition and fees, withdrawals are exempt from federal and state taxes.
- Contributions are rewarded with a 20 percent state income tax credit up to \$1,000. For example, deposits adding up to \$1,000 are eligible for a \$200 Indiana state tax credit.
- Anyone can contribute to or open an account and take advantage of the tax credit. Tell grandparents and other relatives!
- You (or your parents) can set up direct deposit from your paycheck or from your bank account.

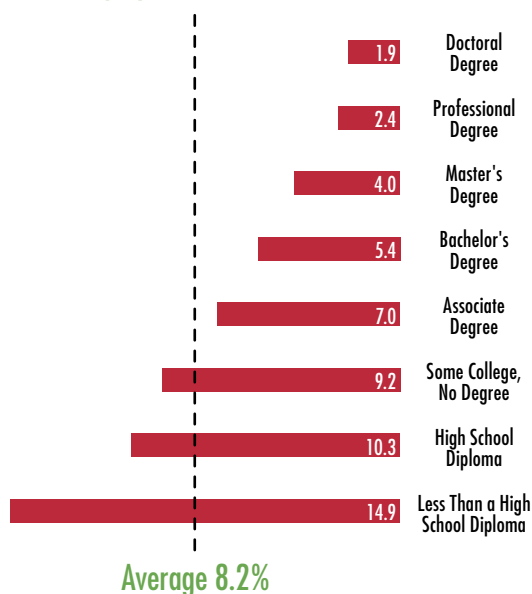
INDIANA'S CASH FOR COLLEGE



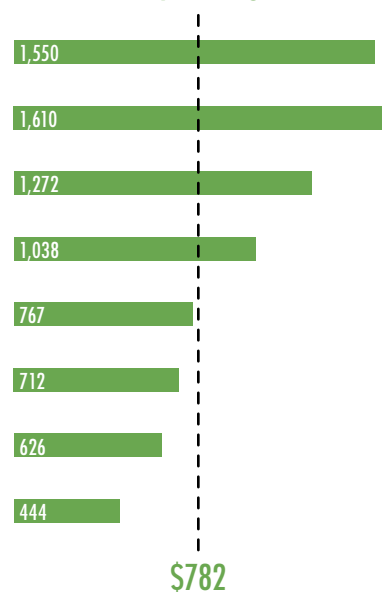
When is the best time to get cash for college? Right now. Learn More Indiana's Cash for College campaign helps Hoosiers save and pay for college with practical resources and step-by-step advice leading up to the state's annual March 10 financial aid filing deadline. Learn more at LearnMoreIndiana.org about budgeting, investing in a college savings plan and other ways to start getting cash for college today.

The Growing Divide: Education Attainment and Economic Opportunity

Unemployment Rate in 2010 (%)



Median Weekly Earnings in 2010 (\$)



Source: Bureau of Labor Statistics, 2010.



Learn More Online



Save

- CollegeChoicePlan.com
Put your savings to work by opening a tax-free Indiana CollegeChoice 529 Savings Plan.



Shop

- Upromise.com
Upromise uses your everyday spending on thousands of items to save money for college.



Explore

- IndianaCollegeCosts.org
After estimating your financial aid, you can compare the net costs of Indiana colleges.

LEARN**MORE**INDIANA.org



In **print**, in **person**, **online** and on the **phone**, Learn More Indiana helps Hoosiers **PLAN**, **PREPARE** and **PAY** for college completion and career success.



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Facebook.com/LearnMoreIN



1.800.992.2072

LearnMoreIndiana.org